AVIVA



My Future Lifestyle Strategy

A simpler way to save for retirement

Planning for retirement doesn't have to be complicated.

If you choose the My Future Lifestyle Strategy, we'll do the heavy lifting for you. You don't need to pick funds or adjust your investments over time.

Just tell us:

- **When you plan to retire**
- **How you expect to take your money**

We take care of the rest.

How it works

When you're younger, your fund is invested to grow your pension over the long-term.
As you get closer to retirement, we gradually and automatically reduce risk to help protect what you've built up.

Built around your retirement plan

Your investment strategy is shaped by how you expect to take your retirement income:

- **Approved Retirement Fund (ARF):** stay invested after retirement.
- **Annuity:** convert your pension into a guaranteed income for life.
- **Cash:** drawdown your funds as a once off taxable amount.

Each option is invested differently as you approach retirement to better match your needs.

Why people choose it

- **Simple:** no on-going investment decisions to make.
- **Automatic:** your investments adjust over time.
- **Cost effective:** available at a 0.10% lower annual charge than our standard funds.
- **Flexible:** designed around how you plan to take your retirement income.

It's designed to suit both new investors and those who just want a straightforward approach.

Warning: The value of your investment may go down as well as up.
Warning: The income you earn from an ARF may go down as well as up.
Warning: If you invest in these funds you may lose some or all of the money you invest.
Warning: If you invest in this product you will not have any access to your money until you retire.
Warning: These funds may be affected by changes in currency exchange rates.

Your journey to retirement

Your pension fund moves through three phases. These happen automatically over time.

01 Growth phase (15 years + to retirement)

- **Focus:** growing your pension
- You can afford more ups and downs
- Invested fully in Aviva's Fixed 80 Fund (80% global shares and 20% global bonds)

02 Consolidation phase (15 to 5 years before you retire)

- **Focus:** balancing growth and protection
- Gradual move into lower-risk investments
- Monthly automatic adjustments

03 Pre retirement phase (last 5 years)

- **Focus:** protecting your savings
- Investments aligned to how you'll take your money
- Lower exposure to market swings

The glide path (how your investments change over time)

Your pension automatically shifts as you get closer to retirement and how you plan to take your retirement income. This table shows you how this happens.

Years to retirement	Aviva My Future ARF			Aviva My Future Annuity				Aviva My Future Cash		
	Fixed 80	Fixed 20	Cash	Fixed 80	Fixed 20	Annuity	Cash	Fixed 80	Fixed 20	Cash
15 +	100%	0%	0%	100%	0%	0%	0%	100%	0%	0%
13	80%	20%	0%	80%	20%	0%	0%	80%	20%	0%
10	50%	50%	0%	50%	50%	0%	0%	50%	50%	0%
7	20%	80%	0%	20%	80%	0%	0%	20%	80%	0%
5	0%	100%	0%	0%	100%	0%	0%	0%	100%	0%
3	0%	90%	10%	0%	60%	30%	10%	0%	60%	40%
1	0%	80%	20%	0%	20%	60%	20%	0%	20%	80%
At Retirement	0%	75%	25%	0%	0%	75%	25%	0%	0%	100%

Growth phase Consolidation phase Pre-Retirement phase

My Future Lifestyle Strategy could suit you if you want a simple, hands off way to save for retirement. It's designed to help grow your money over time, spread your investments, and manage risk as you get closer to retirement.

Talk to your Financial Broker to see if it's right for you.

Visit www.aviva.ie/myfuture.

Aviva Life & Pensions Ireland Designated Activity Company, is a private company limited by shares, registered in Ireland No. 165970.
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